

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO**

In re: DAMRON, EARL

DAMRON, BERNADETTE

§ Case No. 14-53121

§

§

Debtor(s)

§

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on November 25, 2014. The undersigned trustee was appointed on November 25, 2014.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 5,578.00

Funds were disbursed in the following amounts:

Payments made under an

interim distribution

0.00

Administrative expenses

0.00

Bank service fees

10.00

Other payments to creditors

0.00

Non-estate funds paid to 3rd Parties

0.00

Exemptions paid to the debtor

0.00

Other payments to the debtor

0.00

Leaving a balance on hand of<sup>1</sup> \$ 5,568.00

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 07/27/2015 and the deadline for filing governmental claims was 07/27/2015. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,307.80. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,307.80, for a total compensation of \$1,307.80.<sup>2</sup>In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$6.00, for total expenses of \$6.00.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/14/2015 By: /s/KATHRYN A. BELFANCE, TRUSTEE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup>If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 14-53121

Trustee: (520210) KATHRYN A. BELFANCE, TRUSTEE

Case Name: DAMRON, EARL

Filed (f) or Converted (c): 11/25/14 (f)

DAMRON, BERNADETTE

§341(a) Meeting Date: 01/20/15

Period Ending: 08/14/15

Claims Bar Date: 07/27/15

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 1233 McIntosh Avenue, Akron, OH 44314 (Please se	57,400.00	0.00		0.00	FA
2 Cash on hand	0.00	0.00		0.00	FA
3 Keybank Checking	150.00	0.00		0.00	FA
4 Living Room Suite, Bed, Dresser, Dining Room Tab	2,000.00	0.00		0.00	FA
5 Misc, Clothing	500.00	0.00		0.00	FA
6 State Farm Term Policy	0.00	0.00		0.00	FA
7 ACME Pension Defined Benefit	0.00	0.00		0.00	FA
8 Social Security	0.00	0.00		0.00	FA
9 Guy's Body Shop, LLC Membership Units	0.00	0.00		0.00	FA
10 Workers' Compensation Claim	0.00	0.00		0.00	FA
11 2009 Ford Edge (80,000 miles)	10,288.00	5,578.00		5,578.00	FA
12 1997 Honda CR -V (245,000 miles)	1,000.00	0.00		0.00	FA
13 Computer	25.00	0.00		0.00	FA
<b>13 Assets Totals (Excluding unknown values)</b>	<b>\$71,363.00</b>	<b>\$5,578.00</b>		<b>\$5,578.00</b>	<b>\$0.00</b>

## Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): December 31, 2016

Current Projected Date Of Final Report (TFR): August 14, 2015 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 14-53121  
**Case Name:** DAMRON, EARL  
 DAMRON, BERNADETTE  
**Taxpayer ID #:** \*\*-\*\*\*7799  
**Period Ending:** 08/14/15

**Trustee:** KATHRYN A. BELFANCE, TRUSTEE (520210)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*\*9766 - Checking Account  
**Blanket Bond:** \$1,500,000.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
07/06/15	{11}	NEVA J. DAMRON	Redemption of equity in vehicle	1129-000	5,578.00		5,578.00
07/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,568.00

<b>ACCOUNT TOTALS</b>	<b>5,578.00</b>	<b>10.00</b>	<b>\$5,568.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>5,578.00</b>	<b>10.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$5,578.00</b>	<b>\$10.00</b>	

Net Receipts : 5,578.00

Net Estate : \$5,578.00

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
Checking # *****9766	5,578.00	10.00	5,568.00
	<b>\$5,578.00</b>	<b>\$10.00</b>	<b>\$5,568.00</b>

**EXHIBIT C - CLAIMS ANALYSIS****Case: 14-53121 DAMRON, EARL**

Claims Bar Date: 07/27/15

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
	KATHRYN A. BELFANCE, TRUSTEE 50 S. MAIN STREET 10TH FLOOR AKRON, OH 44308 <2100-00 Trustee Compensation>, 200	Admin Ch. 7 11/25/14		\$1,307.80 \$1,307.80	\$0.00	\$1,307.80
	KATHRYN A. BELFANCE, TRUSTEE 50 S. MAIN STREET 10TH FLOOR AKRON, OH 44308 <2200-00 Trustee Expenses>, 200	Admin Ch. 7 11/25/14		\$6.00 \$6.00	\$0.00	\$6.00
1	CAPITAL ONE BANK (USA), N.A. PO BOX 71083  CHARLOTTE, NC 28272-1083 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 05/07/15	REVIEWED CLAIM.	\$23,037.62 \$23,037.62	\$0.00	\$23,037.62
2	CAPITAL ONE NA C/O BECKET AND LEE LLP POB 3001 MALVERN, PA 19355-0701 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 05/22/15	REVIEWED CLAIM. DEBT SCHEDULED AS KOHLS.	\$37.35 \$37.35	\$0.00	\$37.35
3	AMERICAN EXPRESS BANK FSB C/O BECKET AND LEE LLP POB 3001 MALVERN, PA 19355-0701 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 05/28/15	REVIEWED CLAIM.	\$3,973.88 \$3,973.88	\$0.00	\$3,973.88
4P	OHIO DEPARTMENT OF TAXATION BANKRUPTCY DIVISION P.O. BOX 530 COLUMBUS, OH 43216 <5800-00 Claims of Governmental Units>, 570	Priority 05/28/15	REVIEWED CLAIM.	\$4,643.56 \$4,643.56	\$0.00	\$4,643.56
4U	OHIO DEPARTMENT OF TAXATION BANKRUPTCY DIVISION P.O. BOX 530 COLUMBUS, OH 43216 <7300-00 Fines, Penalties § 726(a)(4)>, 630	Unsecured 05/28/15	REVIEWED CLAIM.	\$2,902.30 \$2,902.30	\$0.00	\$2,902.30
5	CAVALRY SPV I, LLC ASSIGNEE OF CAPITAL ONE, N.A.,BASS & ASSOCIATES, P.C.,3936 E. FT. LOWELL ROAD TUCSON, AZ 85712 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 06/22/15	REVIEWED CLAIM.	\$7,700.61 \$7,700.61	\$0.00	\$7,700.61

**EXHIBIT C - CLAIMS ANALYSIS****Case: 14-53121 DAMRON, EARL**

Claims Bar Date: 07/27/15

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
6	FIRSTMERIT BANK, N.A. C/O BRIAN GREEN 25101 CHAGRIN BLVD. #220 BEACHWOOD, OH 44122 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 07/07/15	REVIEWED CLAIM.	\$25,028.17 \$25,028.17	\$0.00	\$25,028.17
7	SUMMA HEALTH SYSTEMS P.O. BOX 2090  AKRON, OH 44398-6153 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 07/20/15	REVIEWED CLAIM.	\$233.30 \$233.30	\$0.00	\$233.30
8	OHIO DEPARTMENT OF TAXATION BANKRUPTCY DIVISION P.O. BOX 530 COLUMBUS, OH 43216  <7200-00 Tardy General Unsecured § 726(a)(3)>, 620	Unsecured 07/28/15	REVIEWED CLAIM. NOT LISTED ON SCHEDULE. SUPPORT DOCUMENTS ATTACHED.	\$374.97 \$374.97	\$0.00	\$374.97
8P	OHIO DEPARTMENT OF TAXATION BANKRUPTCY DIVISION P.O. BOX 530 COLUMBUS, OH 43216  <5800-00 Claims of Governmental Units>, 570	Priority 07/28/15	REVIEWED CLAIM. NOT LISTED ON SCHEDULE. SUPPORT DOCUMENTS ATTACHED.	\$3,455.70 \$3,455.70	\$0.00	\$3,455.70
8U	OHIO DEPARTMENT OF TAXATION BANKRUPTCY DIVISION P.O. BOX 530 COLUMBUS, OH 43216  <7300-00 Fines, Penalties § 726(a)(4)>, 630	Unsecured 07/28/15	REVIEWED CLAIM. NOT LISTED ON SCHEDULE. SUPPORT DOCUMENTS ATTACHED.	\$2,284.31 \$2,284.31	\$0.00	\$2,284.31
<b>Case Total:</b>					<b>\$0.00</b>	<b>\$74,985.57</b>

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 14-53121

Case Name: DAMRON, EARL

Trustee Name: KATHRYN A. BELFANCE, TRUSTEE

**Balance on hand:** \$ 5,568.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 5,568.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - KATHRYN A. BELFANCE, TRUSTEE	1,307.80	0.00	1,307.80
Trustee, Expenses - KATHRYN A. BELFANCE, TRUSTEE	6.00	0.00	6.00

Total to be paid for chapter 7 administration expenses: \$ 1,313.80Remaining balance: \$ 4,254.20

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 4,254.20

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$8,099.26 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
4P	OHIO DEPARTMENT OF TAXATION	4,643.56	0.00	2,439.07
8P	OHIO DEPARTMENT OF TAXATION	3,455.70	0.00	1,815.13

Total to be paid for priority claims: \$ 4,254.20  
 Remaining balance: \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 60,010.93 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	CAPITAL ONE BANK (USA), N.A.	23,037.62	0.00	0.00
2	CAPITAL ONE NA	37.35	0.00	0.00
3	AMERICAN EXPRESS BANK FSB	3,973.88	0.00	0.00
5	CAVALRY SPV I, LLC	7,700.61	0.00	0.00
6	FIRSTMERIT BANK, N.A.	25,028.17	0.00	0.00
7	SUMMA HEALTH SYSTEMS	233.30	0.00	0.00

Total to be paid for timely general unsecured claims: \$ 0.00  
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 374.97 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
8	OHIO DEPARTMENT OF TAXATION	374.97	0.00	0.00

Total to be paid for tardy general unsecured claims: \$ 0.00  
 Remaining balance: \$ 0.00



Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 5,186.61 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
4U	OHIO DEPARTMENT OF TAXATION	2,902.30	0.00	0.00
8U	OHIO DEPARTMENT OF TAXATION	2,284.31	0.00	0.00

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00